

Three-Year Carrier Ratings Report User Guide

Pennsylvania Compensation Rating Bureau



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A. INTRODUCTION

This user guide is designed to assist in understanding and using the Three-Year Report.

B. REPORT OVERVIEW

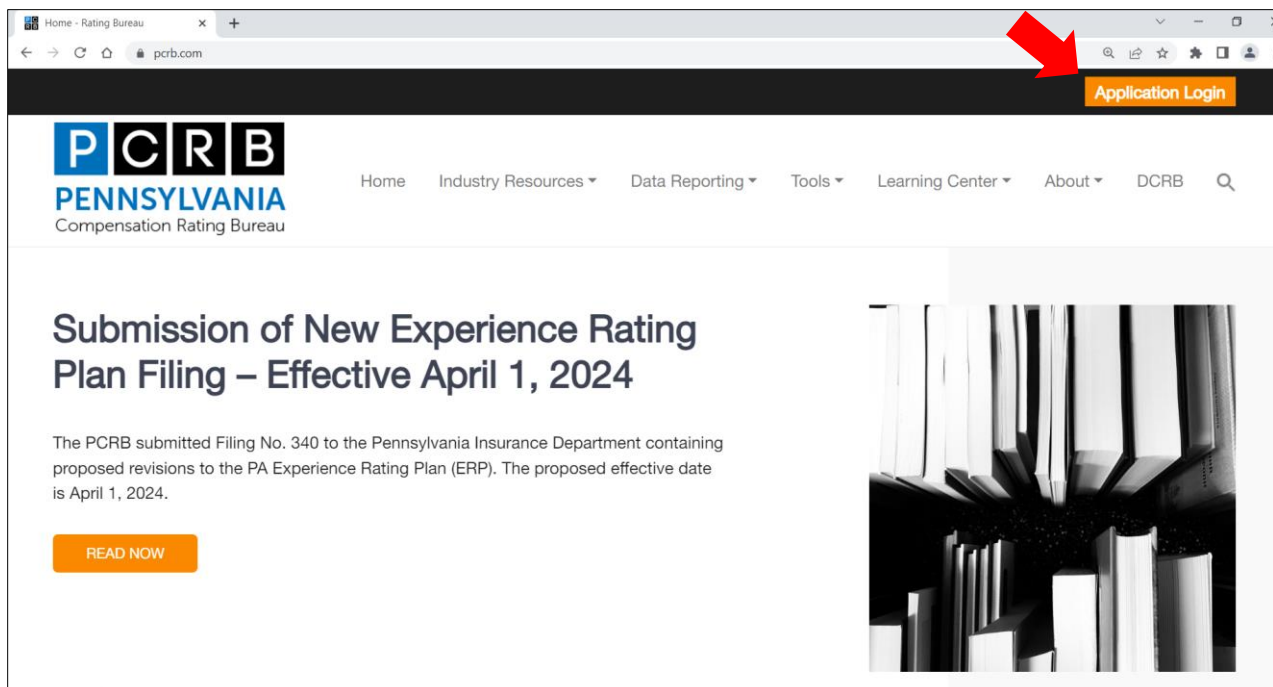
The report provides a comparison of policy mods for three years (2021, 2022, and 2023) that have been re-stated based on the new experience rating plan. Each row corresponds to a specific policy and contains various fields that describe the policy details and associated metrics. Please note that these mods are estimates under the new plan and are not official or final mods, but provided for informational purposes only.

C. PURPOSE

The purpose of this report is to provide a comprehensive understanding of the three-year history of experience modifications, its components, and the associated data. The report aims to assist users in efficiently analyzing the three-year history of experience rating modifications. By obtaining this report, users will gain insights into the mod changes related to the new plan while being provided details related to each component in the formula and options for exporting the data to Excel. The report could be used for further data analysis to assess the components of the new plan including the effects of the new maximum modification and spit points to help the user make informed decisions as transition occurs to a new plan. The provided information and report options are intended to support carriers in making informed decisions.

D. HOW TO GENERATE REPORT

The Three-Year Carrier Ratings Report is accessible via the Policy Data Manager (PDM) application. PDM is in the PCRB website's Application Manager. The direct website for the Application Manager is: <https://www.pcrbdata.com/ul>. It can also be accessed via the Application Login button on the PCRB website, www.pcrb.com.



PDM is only available to registered Carrier Group Users. As a Carrier Group User, you must request access to PDM from your Carrier Group Administrator (CGA). If you do not know your CGA, contact Central Support at 215-320-4933 or centralsupport@pcrb.com.

Step 1: To access the system, registered carrier group users should enter their **Username** and **Password**. The password field is case-sensitive. Prior to proceeding, it is important to read the paragraph below these fields and click the **'I Agree'** button. If you are not a registered user, click on the **First Time User** link and complete the registration form as a Carrier Group User.

SIGN IN

User Name:

Password:

Click the "I Agree" button to submit your User Name and Password. Doing so acknowledges that you have read and accept the Bureau's "Privacy and Security Statement"(see Privacy) and "Term of Service and Conditions of Use"(see Legal) regarding use of the facilities on this website.

[First Time User](#) [Forgot Password?](#)

Step 2: After successfully logging in, the user will be directed to the Application Manager home screen. From there, select **'Policy Data Manager'** to launch the application.

APPLICATION MANAGER

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Welcome to the PCRB Application Manager

Data Analytics	
Industry Reports	View Industry Reports
WC Data Pro	View, compare and export premium and loss data
Data Management Applications	
Medical Data Manager	View, Enter and Edit Medical Information
Policy Data Manager	View, Enter and Edit Policy Information
Unit Data Manager	View, Enter and Edit Unit Stat Information
Market / Underwriting Tools and Information	
Carrier Pricing Benchmark	Pricing Benchmark Information
Experience Modification Calculator	Calculate Experience Modification
Rating and Underwriting Reference	Experience Modifications, Merit Ratings, Rating Values, Underwriting Guide
View Authorized Class	Authorized Class
Membership Tools and Information	
Invoice Online	View Invoices

Step 3: From the **Reports** drop-down menu, select **'3yr Ratings Report'** to launch the Three-Year Carrier Ratings report.

THREE-YEAR CARRIER RATINGS REPORT USER GUIDE

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3yr Carrier Ratings Report

ST	Carrier	Policy Number	Policy Effective Date	Modifier	Rating Date	Published Mod	Indicated Mod Old	Indicated Mod New	Max Mod	Rating Type	Premium	Expected Loss	Actual Loss	Actual Primary Losses	Split Point	Indemnity Incurred	Medical Incurred	Credibility	Limit Charge	
PA	15066	TEST0031645	10/1/21	0100129	10/1/21	0.829	0.829	0.829	0.817	3.911	EXP	75,627	70,267	7,880	7,880	27,000	0	7,880	0.715	0.632
PA	15066	TEST0170673	10/1/22	0100129	10/1/22	0.829	0.829	0.829	0.819	3.778	EXP	69,560	66,947	6,682	6,682	25,000	0	6,682	0.711	0.646
PA	15066	TEST00442533	7/1/21	0100146	7/1/21	1.015	1.139	1.220	5.726	EXP	127,667	115,655	83,584	83,584	35,000	47,981	35,603	0.728	0.580	
PA	15066	TEST0042604	7/1/22	0100146	7/1/22	1.090	1.090	1.151	5.829	EXP	126,407	118,234	74,241	74,241	35,000	47,835	26,406	0.728	0.580	
PA	15066	TEST0042754	7/1/23	0100146	7/1/23	1.097	1.097	1.149	5.667	EXP	124,484	114,178	71,409	71,409	35,000	45,242	26,167	0.728	0.580	
PA	15066	TEST0042979	7/1/21	0100152	7/1/21	1.262	1.262	1.344	8.281	EXP	196,567	179,532	436,027	171,045	49,000	197,074	238,953	0.749	0.506	
PA	15066	TEST0024679	7/1/22	0100152	7/1/22	1.153	1.153	1.186	7.839	EXP	179,334	168,473	241,332	123,593	47,000	90,773	150,559	0.746	0.516	
PA	15066	TEST0080136	7/1/23	0100152	7/1/23	0.887	0.887	0.869	7.105	EXP	159,100	150,114	43,213	43,213	43,000	6,498	26,715	0.740	0.536	
PA	15066	TEST3567697	1/1/22	0100179	1/1/22	0.813	0.813	0.797	4.108	EXP	81,755	75,200	6,405	6,405	27,000	4,770	1,635	0.715	0.632	
PA	15066	TEST3627736	1/1/23	0100179	1/1/23	1.016	1.091	1.063	3.982	EXP	76,612	72,053	114,807	32,868	27,000	62,023	52,784	0.715	0.632	
PA	15066	TEST8006433	10/1/21	0101110	10/1/21	0.694	0.694	0.671	7.313	EXP	168,516	155,334	3,105	3,105	43,000	0	3,105	0.740	0.536	
PA	15066	TEST1255477	8/1/21	0101128	8/1/21	0.852	0.852	0.836	2.319	EXP	33,571	30,485	2,194	2,194	19,000	0	2,194	0.701	0.694	
PA	15066	TEST1292833	8/1/22	0101128	8/1/22	0.852	0.852	0.833	2.400	EXP	34,731	32,504	2,197	2,197	19,000	0	2,197	0.701	0.694	
PA	15066	TEST1326851	8/1/23	0101128	8/1/23	0.834	0.834	0.789	2.440	EXP	36,501	33,502	171	171	19,000	0	171	0.701	0.694	
PA	15066	TEST1278928	3/1/22	0101206	3/1/22	1.375	2.282	2.466	1.556	EXP	12,339	11,410	124,107	26,930	13,000	42,327	81,780	0.694	0.752	
PA	15066	TEST1262389	9/10/21	0101296	9/10/21	0.846	0.846	0.847	3.496	EXP	65,754	59,891	8,297	8,297	25,000	2,574	5,723	0.711	0.646	
PA	15066	TEST1295550	9/10/22	0101296	9/10/22	0.871	0.871	0.878	3.563	EXP	65,688	61,584	11,200	11,200	25,000	2,574	8,626	0.711	0.646	
PA	15066	TEST1259339	8/8/21	0101298	8/8/21	1.482	1.482	1.457	2.123	EXP	27,904	25,577	70,287	24,100	17,000	1,305	68,982	0.699	0.712	
PA	15066	TEST1295554	8/8/22	0101298	8/8/22	1.502	1.502	1.475	2.100	EXP	26,681	24,998	70,372	24,185	17,000	1,305	69,067	0.699	0.712	
PA	15066	TEST1374857	1/1/22	0102255	1/1/22	0.834	0.834	0.799	2.195	EXP	29,917	27,380	0	0	17,000	0	0	0.699	0.712	

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Results per page: 20

[Excel](#)

E. REPORT FIELDS

- **Carrier:** The carrier code which represents the reporting company.
- **Policy Number:** An identifier for the policy.
- **Policy Effective Date:** The start date of the policy's coverage.
- **File Number:** A PCRB reference number associated with the policy.
- **Rating Date:** The date on which the policy's rating is effective.
- **Published (Final) Mod:** Final modification refers to the modification after the application of capping rules.
- **Indicated Mod (Old and New):** The calculated modification derived from the formula before the application of any capping rules.
- **Max Mod:** It represents the highest value that the modification factor can reach for an employer. Max mod 10 indicates that the maximum mod is 10 or higher.
- **Rating Type:** Rating type refers to the type assigned to an employer, distinguishing between the experience rating and merit rating programs.
- **Premium:** Premium refers to the amount of audited payroll during the experience period multiplied by the current Loss Cost.
- **Expected Loss:** Expected losses are determined by multiplying total payroll (per \$100) for each classification by the Expected Loss Rate factors.
- **Actual Loss:** The total reported losses from all claims (indemnity and medical) as of the valuation date.
- **Actual Primary Losses:** The total reported losses from all claims limited by the split point.
- **Split Point:** The specific dollar threshold used to separate primary losses from excess losses.
- **Indemnity Incurred:** The total indemnity (compensation) costs incurred for the policy period.
- **Medical Incurred:** The total medical costs incurred for the policy period.
- **Credibility:** The statistical weight or level of confidence assigned to the employer's own loss experience.
- **Limit Charge:** Limit charge is used to divide Expected Loss into primary and excess loss portions.

F. HOW TO EXPORT THE REPORT

The report offers the convenience of exporting the data to an Excel file for further analysis. To export the report, locate and click on the export button option labeled '**Excel**' in the lower left-hand corner. Once the export download is complete, you can open the Excel file to work with the data using spreadsheet software.